

A Checklist for Safer Cybershopping

You're browsing the Web and find a great buy on a jacket: good price, in your size, and just the right color. But is it safe to buy online? What can you do to make sure your money and privacy are protected? Here are some simple steps that can improve your online shopping experience.

A Checklist for Shopping Online

Check the Site's Security

Do business only with companies that use secure server technology. This works with your Web browser to scramble personal information, such as your credit card or Social Security number, as it travels over the Internet. If the site is secure, the "http" in the address bar at the top of your screen will change to "https" or "shttp" when you are asked to type in payment information. Always check for this before entering your information and don't buy online if the site isn't secure.

Investigate the Seller

Anyone can set up shop online, so it is a good practice to investigate the online seller before you make a purchase. Does the Web site

provide the name, physical address and telephone number of the business? Are you familiar with the seller's merchandise or services, or can you tell exactly what you're getting based on the Web site's description or pictures? Also, do you understand all costs (including price, shipping and taxes), delivery time, warranty information and the return policy? Do you know what to do if you have problems with your purchase?

Read the Site's Privacy Policy

Be sure you understand how the seller may use your personal information. Many online stores will sell information about you to other companies. Some companies will let you choose whether or not the company shares your information with others (you may be able to "opt out" before it is passed along to others). If you don't like the privacy policy, don't deal with that seller.

Choose A Password Carefully

If you use a password to log onto your computer, choose a different one to make a purchase. Also, use an unpredictable combination of numbers, letters and symbols. Do not give your password to anyone who contacts you, including people who claim to be employees of online services or stores.

____Pay by Credit Card

Paying by credit card is the safest way to pay. Federal law gives you the right to dispute credit card charges for goods or services that you never received, never ordered or that were misrepresented to you. So, if you have a problem with your purchase, you may be able to withhold payment for it while your credit card company investigates the problem. Also, if a thief has used your credit card, you are usually responsible for only the first \$50 in charges. For additional security, ask your credit card company about getting a “single-use” credit card number that allows you to buy online using a temporary card number.

____Keep a Record

Be sure to print and file a copy of your order and confirmation number in case there is a problem with your purchase. Keep a written record of the shipping and handling cost as well as the amount of the item(s). By law, online businesses must deliver merchandise within 30 days of purchase, or notify you if there will be a delay.

____Know Where to File a Complaint

If you have a complaint about an online purchase, you can contact the Federal Trade Commission, your state government’s consumer protection office, the Internet Fraud Complaint Center, or the National Fraud Information Center.

Additional Resources

Filing a Complaint

The following Web sites have information on government agencies and private organizations that you can contact to complain about an online merchant:

* The **Consumer Action Web** site www.pueblo.gsa.gov/crh/state.htm

* **Federal Trade Commission**
www.ftc.gov or (877)-FTC-HELP

* **Internet Fraud Complaint Center**
www1.ifccfbi.gov/cf1.asp

* **National Fraud Information Center**
www.fraud.org or (800)-876-7060

* The **AARP and the Direct Marketing Association** guide, “*Getting Cybersavvy*,” provides tips to new users of the Internet on how to be safe online. www.cybersavvy.org/

* **Better Business Bureau**
The Better Business Bureau Web page, “*Shopping Safely Online*,” provides information about a number of subjects related to safe cyber shopping, including online fraud, privacy protection and bogus Web sites.

www.bbb.org/library/shoponline.asp

* The **Federal Trade Commission** has published a number of guides on E-commerce subjects, such as online auctions (a top consumer complaint), online

payments and holiday shopping online.

www.ftc.gov/bcp/menu-Internet.htm

* The **National Consumers League** has an “Internet Fraud Watch” site with Internet-related tips on subjects such as credit card safety, online auctions, buyers clubs and online travel offers.
www.fraud.org/Internet/inttip/inttip.htm

Practical Privacy Tools

The **Electronic Privacy Information Center**, a public interest research center in Washington, D.C., publishes an online guide that contains information on tools you can use to protect your privacy while online. It includes information on surfing the Internet anonymously, sending secure e-mail, and getting an unpredictable password.
www.epic.org/privacy/tools.html

